

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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IN RE:

CHAPTER 13
Case No: 1-15-43135

Dorothy Narcisse

Debtor(s)

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CHAPTER 13 PAYMENT PLAN

1. The future earnings of the debtor are submitted to the supervision and control of the trustee, and the debtor shall pay to the trustee for a total of **60** months:

\$406.00 per month commencing August 1, 2015 through and including August 31, 2015 for a period of 1 month;

\$156.00 per month commencing September 1, 2015 through and including July 31, 2020 for a period of 59 months.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507:

Internal Revenue Service (IRS) to be paid the sum of \$3,900.00;

New York State Department of Taxation and Finance to be paid the sum of \$700.00.

(b) Holders of allowed secured priority claims shall retain the liens securing such claims and shall be paid as follows:

None.

(c) Payment of pre-petition arrears to Renaissance Equity Holdings in the sum of \$3,450.00.

(d) Subsequent and/or concurrently with distribution to secured, priority, and administrative creditors, dividends to unsecured creditors whose claims are duly allowed as follows: PRO RATA distribution to all timely filed proofs of claim of not less than 1% (percent).

3. ALL POST PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES AND INCOME TAXES TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR.

4. Junior mortgage liens to be avoided:

None.

5. All lease agreements are hereby assumed, unless specifically rejected as follows:

None.

6. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than one hundred percent (100%), the debtor shall provide the trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

7. Title to the debtor's property shall revert to the debtor upon completion of the plan or dismissal of the case, unless otherwise provided in the Order confirming the plan. Throughout the term of this plan, the debtor will not incur post-petition debt over \$2,000.00 without written consent of the Chapter 13 trustee or the Court.

/s/ _____
Dorothy Narcisse
Debtor

/s/ _____
Nnenna O. Onua
Attorney for Debtor

Dated: July 22, 2015